FEMA

Now That You Know, What Are You Going To Do?
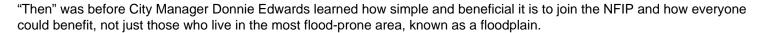
Full Mitigation Best Practice Story

Taylor County, Texas

Taylor County, TX – If only the people of Merkel, Texas knew then what they know now.

"Then" was before extensive rainfall last August flooded a neighborhood, damaging 60 homes that never had flood damage before.

"Then" was when townspeople couldn't buy flood insurance because the town did not participate in the National Flood Insurance Program (NFIP).

"Then" was before City Manager Donnie Edwards learned how simple and beneficial it is to join the NFIP and how everyone could benefit, not just those who live in the most flood-prone area, known as a floodplain.

"We had a flood event in an area which doesn't normally flood," said Donnie Edwards, who had only been on the job as City Manager for seven months. "I got a call from insurance agents regarding people wanting to purchase flood insurance for their homes. I had no idea that it wasn't available. That's kind of how we got to where we are now."

Edwards continued, "When I first started looking into it [flood insurance], I thought to myself if Merkel had not joined the NFIP, there had to be a good reason. I couldn't find it. There wasn't any."

The flood damage in Merkel was one reason that Taylor County was included in a major presidential declaration for severe storms and flooding in Texas this summer, from June 16, 2007 to August 3, 2007.

"We had never experienced a rain like this, and I've been around here 45 years," Edwards acknowledged. "Some homes were mildly affected while others sustained major damage. The weather just seemed to park right over us and rained and rained."

Edwards began to learn about the NFIP, which is administered by the Department of Homeland Security's Federal Emergency Management Agency (FEMA) from the website www.floodsmart.gov, which is run by FEMA. More information was provided by a FEMA representative responding to the disaster.

"He had all the pamphlets, and he gave a presentation that was very informative," Edwards said.

It was then that Edwards learned of misconceptions about the flood insurance program.

One was that flood insurance could only be purchased by persons living in the floodplain. Another was that to file a claim, the flooding had to be a direct result of water rising out of its banks. The third was that flood insurance is too expensive.

A FEMA NFIP specialist, Kathy Graf, explained the program. "A flood is an excess of water on land (two or more acres) that is normally dry," Graf said. "The NFIP definition includes inland tidal water; unusual and rapid accumulation or runoff of surface waters from any source; mud flow; collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood."

In other words, floods can result from as little as a broken water or sewer line to as massive as a huge storm or hurricane.

Once a community joins the NFIP by adopting and agreeing to enforce an approved local floodplain management ordinance (or equivalent county court order), residents can buy flood insurance through local insurance agencies. The insurance generally does not take effect until 30 days after purchase; however, it is effective immediately on a newly purchased home.

Flood insurance is available to homeowners for dwellings and contents, businesses for buildings and contents, and to renters for contents. Rates begin at $112 per year for minimum coverage of a house that is outside the floodplain boundaries or $317 yearly for the maximum coverage of $250,000. Rates are higher in the floodplain.

Merkel resident Audrey Moore said, "I'd buy flood insurance in a heartbeat, and I've said that for years. Although they say we are not in a flood zone, we flooded. I'd buy it even if it costs $300 after all we've been through. We got nine inches of water, and we're spending our personal money to recoup our losses."

City Manager Edwards summed it up: "All 60 people who were affected could have had flood insurance if the community had joined the NFIP years ago. I've learned a lot about FEMA and the NFIP. A lot of people here who were affected by the flood never thought they'd be affected. They never saw the need to buy flood insurance. We voted unanimously to make it available to those who want to purchase it to safeguard against financial burdens of future flood loss."

Activity/Project Location

Geographical Area:	**Single County in a State**
FEMA Region:	**Region VI**
State:	**Texas**
County:	**Taylor County**
City/Community:	**Merkel**

Key Activity/Project Information

Sector:	**Public**
Hazard Type:	**Severe Storm; Flooding**
Activity/Project Type:	**Education/Outreach/Public Awareness; Flood Insurance**
Activity/Project Start Date:	**10/2007**
Activity/Project End Date:	**10/2007**
Funding Source:	**National Flood Insurance Program (NFIP)**

Activity/Project Economic Analysis

Cost:	**Amount Not Available**
Non FEMA Cost:	**0**

Activity/Project Disaster Information

Mitigation Resulted From Federal Disaster?	**Yes**
Federal Disaster #:	**1709 , 06/29/2007**
Federal Disaster Year:	**2007**
Value Tested By Disaster?	**No**
Repetitive Loss Property?	**No**

Main Points

- Merkel, Texas experienced extensive rainfall in August 2006; 60 homes that were never damaged before experienced flood damage.
- Residents did not have flood insurance.
- City Manager Donnie Edwards learned about the NFIP and flood insurance, and he then educated residents.
- While not every resident wanted to purchase flood insurance, the city voted unanimously to make flood insurance available to those who want to purchase it.

View of a flooded area in the community

Donnie Edwards, Kathy Graf, and Donna Carter look at insurance documents

Donnie Edwards, Donna Carter and Audrey Moore